



VETERANS

**benefits
&
services**

FEDERAL, STATE, AND LOCAL PROGRAMS

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Prepared by the Michigan Legislature

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Eligibility

Eligibility for most Veterans Affairs (VA) benefits is based upon discharge from active military service under other than dishonorable conditions. Active service means full-time service as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, the Environmental Services Administration or the National Oceanic and Atmospheric Administration. Current and former members of the Selected Reserve may be eligible for certain benefits, such as home loan guarantees and education, if they meet time-in-service and other criteria. Men and women veterans with similar service are entitled to the same VA benefits. Service in 30 organizations during special periods that include World Wars I and II has been certified as active military service by the Department of Defense. Members of these groups may be eligible for VA benefits if the Department of Defense certifies their service and issues a discharge under other than dishonorable conditions.

Honorable and general discharges qualify a veteran for most VA benefits. Dishonorable and bad-conduct discharges issued by general courts-martial bar VA benefits. Veterans in prison and parolees may be eligible for certain VA benefits. VA regional offices can clarify eligibility of prisoners and parolees.

Benefits provided under Michigan law require that service be terminated under honorable conditions, including general discharge, or separation under honorable conditions. In no case will dishonorable, undesirable, or bad-conduct discharges qualify the veteran as eligible.

Any veteran, or dependent of a veteran, can request the assistance of a veterans service officer or a county veterans service office for representation to obtain federal veterans benefits. An annual appropriation is made by the State of Michigan to fund this service, which is offered by The American Legion, AMVETS, Catholic War Veterans, Disabled American Veterans, Jewish War Veterans, Marine Corps League, Military Order of the Purple Heart, Paralyzed Veterans of America, Polish Legion of American Veterans, Veterans of Foreign Wars, and Vietnam Veterans of America—Michigan.

Information on eligibility for these 30 organizations is available from the U.S.

Department of Veterans Affairs (agency listing #7 on page 42), or a county veterans service office.



Education and Training

Contact your county veterans service office or call the U.S. Department of Veterans Affairs at 1-888-442-4551 for further information, particularly on eligibility. Additional information for school officials, veterans, and dependents can be found on VA's Education Services web page (<http://www.gibill.va.gov>).

Montgomery GI Bill (Active Duty)

Eligibility

The Montgomery GI Bill (Active Duty) provides a program of education benefits to honorably discharged veterans who entered active duty for the first time after June 30, 1985. Active duty includes certain full-time Reserve and National Guard duty performed after June 30, 1985. To receive the maximum benefit, a participant must serve three continuous years of active duty, or only two years of continuous active duty if they first signed up for less than three years of active duty or have an obligation to serve four years in the Selected Reserve (the 2x4 program) and enter the Selected Reserve within one year of release from active duty.

To participate in the Montgomery GI Bill (MGIB), service members have their military pay reduced by \$100 a month for the first 12 months of active duty. This money is not refundable. The participant generally must have a high school diploma or an equivalency certificate before beginning training. Completing a minimum of 12 credit hours toward a college degree meets this requirement. Credits granted by colleges for life experiences may be used to meet this requirement. Individuals who serve a continuous period of at least three years of active duty, even though they were initially obligated to serve less, will be paid the maximum benefit. Eligibility generally expires ten years after discharge or release from active duty. However, there are exceptions for disability, re-entering active duty, and for upgraded discharges.



Vietnam Era GI Bill Conversions and Other MGIB Enrollment

Individuals who had remaining entitlement under the Vietnam Era GI Bill when that program ended on December 31, 1989, must have served on active duty for any number of days during the period October 19, 1984, to June 30, 1985; or served on active duty for at least three years beginning on July 1, 1985; or served at least two years active duty beginning after June 30, 1985, followed by a minimum of four years in the Selected Reserve. Those who were not on active duty on October 19, 1984, if they served three continuous years on active duty at any time beginning on or after July 1, 1985, or two continuous years of active duty at any time followed by four continuous years in the Selected Reserve, and had remaining Vietnam Era GI Bill entitlement on December 31, 1989, also may be eligible for MGIB benefits.

Individuals who were participants under the Post-Vietnam Era Veterans Educational Assistance Program (VEAP) may be eligible if they: (1) served on active duty on October 9, 1996; (2) participated in VEAP and contributed money to a VEAP account; and (3) elected MGIB by October 9, 1997, and paid \$1,200. Veterans who participated in VEAP on or before October 9, 1996, may also be eligible even if they did not deposit money in a VEAP account if they served on active duty from October 9, 1996, through April 1, 2000, elected MGIB by October 31, 2001, and contributed \$2,700 to MGIB.

Certain National Guard service members may also qualify if they: (1) served on full-time active duty in the National Guard under title 32, U.S.C., between June 30, 1985, and November 29, 1989; (2) elected to have National Guard service count toward establishing eligibility for MGIB during the nine-month window ending on July 9, 1997; and (3) paid \$1,200.

Certain other individuals who are involuntarily separated from active duty may be eligible if they meet one of the following requirements: (1) elected MGIB before being involuntarily separated; or (2) were voluntarily separated under the Voluntary Separation Incentive or the Special Separation Benefit program, elected MGIB benefits before being separated, and had military pay reduced by \$1,200 before discharge.

Education and Training Available

The following types of training are available under the Montgomery GI Bill: (1) courses at colleges and universities leading to associate,

bachelor, or graduate degrees, and accredited independent study; (2) courses leading to a certificate or diploma from business, technical, or vocational schools; (3) apprenticeship or on-the-job training programs for individuals not on active duty; (4) correspondence courses, under certain conditions; (5) flight training, if the veteran holds a private pilot's license upon beginning the training program and meets the medical requirements; (6) state-approved teacher certification programs; (7) preparatory courses necessary for admission to a college or graduate school; and (8) licensing and certification tests approved for veterans.

Payments

A veteran who served on active duty for three years or more, or two years active duty plus four years in the Selected Reserve, will receive \$900 a month in basic benefits for 36 months effective October 1, 2002. Those who enlist and serve less than three years will receive \$732 a month. VA will pay an additional amount, commonly called a "kicker," if directed by the Department of Defense. Service members currently participating in MGIB can make additional contributions up to \$600 to receive an increased amount of educational assistance.

Montgomery GI Bill (Selected Reserve)

Eligibility

The Montgomery GI Bill (Selected Reserve) provides education benefits to members of the reserve elements of the Army, Navy, Air Force, Marine Corps, and Coast Guard, and to members of the Army National Guard and the Air National Guard. To be eligible for the program, a reservist must: (1) have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985, or, if an officer, agree to serve six years in addition to the original obligation; (2) complete Initial Active Duty for Training (IADT); (3) have a high school diploma or equivalency certificate before applying for benefits; and (4) remain in good standing in a Selected Reserve unit.

Education and Training Available

Reservists may enroll in undergraduate, graduate, or technical training at colleges and universities. Those who have a six-year commitment beginning after September 30, 1990, may take courses for a certificate or diploma from business, technical, or vocational schools; cooperative training; apprenticeship or on-the-job training; correspondence courses; independent study programs; flight training; or remedial, refresher, and other training.

A reservist may receive an allowance for individual tutoring if training is conducted at one-half time or more and the reservist has a weakness in a subject necessitating tutoring. The maximum tutorial benefit is \$1,200 (\$100 per month).

Period of Eligibility

If a reservist separates from the Selected Reserve, benefits generally end the day of separation. If an individual stays in the Selected Reserve, benefits generally end 14 years from the date the reservist became eligible for the program. Under special circumstances, eligibility may be extended.

Work-Study

Eligibility for the Work-Study program under the Selected Reserve Montgomery GI Bill is the same as in the Active Duty Montgomery GI Bill.

Counseling

VA counseling is available to help Chapter 1606 participants assess their educational and vocational strengths and weaknesses. Counseling is also available to help plan educational or employment goals.

Payments

The full-time rate is \$276 a month for 36 months. The Department of Defense may make additional contributions, or “kickers,” on behalf of individuals in critical military fields, as deemed necessary to encourage enlistment.

Vocational Rehabilitation and Employment

Vocational Rehabilitation and Employment is an employment-oriented program that assists veterans with service-connected disabilities by offering them services and assistance to help them prepare for, find, and keep suitable employment. Suitable employment is work that is within the veterans’ physical, mental and emotional capabilities and matches their patterns of skills, abilities, and interests. For veterans whose disabilities make employment unlikely, VA helps them attain as much daily living independence as possible.

Eligibility

A veteran must have a VA-established service-connected disability of at least 10 percent with a serious employment handicap, or at least 20 percent with an employment handicap; and be discharged or released from military service under other than dishonorable

Additional information, updates, documents, and forms that will aid school officials, veterans, and dependents can be found on the Internet (<http://www.gibill.va.gov>) or by calling 1-888-GI-BILL-1 (1-888-442-4551).

Information and application forms are available from the U.S. Department of Veterans Affairs (agency listing #7 on page 42), or a county veterans service office.

Additional information on vocational rehabilitation and employment is available on the Internet at <http://www.vba.va.gov>.

conditions. A service member pending medical separation from active duty may apply, but the disability rating must be at least 20 percent.

Period of a Rehabilitation Program

Generally, veterans must complete a vocational rehabilitation program within 12 years from their separation from military service or within 12 years from the date VA notifies them that they have a compensable service-connected disability. Depending on the length of program needed, veterans may be provided up to 48 months of full-time services or their part-time equivalent. These limitations may be extended in certain circumstances.

Work-Study

Participants may be paid a work-study allowance if they train at the three-quarter or full-time rate. They may elect to be paid in advance a portion of the allowance equal to 40 percent of the total. Participants under the supervision of a VA employee may provide VA outreach services, prepare and process VA paperwork, and work at a VA medical facility, or perform other VA-approved activities.

Program for Unemployable Veterans

Veterans awarded 100 percent disability compensation based upon unemployability may still request an evaluation. If they are found eligible, they may participate in a vocational rehabilitation program and receive help in getting a job. A veteran who secures employment under the special program will continue to receive 100 percent disability compensation until the veteran has worked continuously for at least 12 months.

State Benefits

Michigan Veterans Trust Fund Tuition Grant Program

A program administered by the Veterans Trust Fund provides payment for the education of the children of a veteran who is totally disabled from service-incurred causes, who was killed in the line of duty or has died subsequently from a service-related disability, or who was totally disabled before death from a service-connected illness or injury, who is listed by the federal government as missing in action in a foreign country. Recipients must be attending a post secondary education institution in Michigan.

World War II High School Diploma

A new program adopted by the Michigan Legislature in 2001 allows World War II veterans, who left high school to serve in the military but who never returned to school after the war, to receive their diploma. Veterans 65 years of age (or who had attained age 65 prior to death) are eligible if they entered the United States armed forces between December 16, 1940 and December 31, 1946, were enrolled in high school prior to entering, and served under honorable conditions.

For information,
contact the Michigan
Veterans Trust Fund
(agency listing #5
on page 42).

Vocational Rehabilitation

Veterans with disabilities should also investigate the State of Michigan Rehabilitation Services program administered by the Michigan Department of Career Development. Funds may be available to supplement USDVA allowances for vocational rehabilitation in cases of special need or for placement tools and equipment. Funds may also be available to veterans whose disabilities are not service-related. Information is available toll-free at 1-800-605-6722 or 1-888-605-6722 (TTY).

2003 Vocational Rehabilitation Rates

Paid monthly (\$)

Type of training*	No dependent	One dependent	Two dependents	Each addnl. dependent
A.				
Full-time	\$454.96	\$564.34	\$665.03	\$48.48
3/4-time	341.85	423.87	497.21	37.28
1/2-time	228.74	283.41	333.13	24.87
B.				
Full-time	454.96	564.34	665.03	48.48
C.				
Full-time	397.79	481.05	554.39	36.06
D.				
Full-time	454.96	564.34	665.03	48.48
3/4-time	341.85	423.87	497.21	37.28
1/2-time	228.74	283.41	333.13	24.87
1/4-time	114.35	141.70	166.57	12.41

* Type of training

- A. Institutional or independent living training, or unpaid work experience in a federal, state, or local agency, or an agency of a federally recognized Indian tribe.
- B. Unpaid on-the-job training in a federal, state, or local agency, or an agency of a federally recognized Indian tribe; training in a home; vocational course in a rehabilitation facility or sheltered workshop; independent instructor; institutional non-farm cooperative.
- C. Farm cooperative, apprenticeship, on-the-job training, or on-the-job non-farm cooperative. The VA payment is based on the wage received.
- D. Extended evaluation.

Employment

Federal Benefits

Federal Jobs for Veterans

Certain veterans, principally those who are disabled or who served in a hostile area, are entitled to preference for civil service jobs being filled by open, competitive exams. This preference includes five or ten points added to passing scores in examinations and preference in job retention. Preference also is provided for certain unremarried widows and widowers of deceased veterans and for mothers of military personnel who died in service; spouses of service-connected disabled veterans who are no longer able to work in their usual occupations; and mothers of veterans who have permanent and total service-connected disabilities. Individuals interested in federal employment should contact the personnel offices of the federal agencies in which they wish to be employed. Or contact any Office of Personnel Management (OPM) Service Center. The centers are listed in telephone books under U.S. Government.

Veterans enjoy many advantages in applying for federal jobs, but they are not guaranteed a position. Federal agencies are required by law to adhere to Merit System Principles in making appointments. Agencies have broad authority under law to select from a number of different sources of candidates. An agency can, for example, hire from an open competitive list of eligibles; in which case, veterans' preference applies.

Alternatively, the agency can reinstate a former federal employee, transfer someone from another agency, reassign someone from within the agency, make a selection under merit promotion procedures, or appoint someone noncompetitively who is eligible under a special appointing authority such as a Veterans Readjustment Appointment or the special authority for 30 percent or more disabled veterans. Veterans' preference is not a factor here, and the decision of which authority to use rests solely with the agency.

Finally, veterans who are eligible under the more recent Veterans' Employment Opportunities Act enjoy the right to apply for jobs under agency merit promotion procedures that are closed to others outside the federal service. However, veterans receive no preference under this authority.

The Veterans Readjustment Appointment (VRA) authority allows federal agencies to appoint eligible veterans to jobs without competition. Such appointments may lead to conversion to career or

Veterans seeking information on re-employment rights in the private sector should contact the Michigan Department of Career Development (agency listing #3 on page 41), or a veterans service organization (listings are on pages 43 and 44).



career-conditional employment upon satisfactory work for two years. Veterans seeking VRA appointment should apply directly to the agency where they wish to work.

OPM administers the Disabled Veterans Affirmative Action Program, which requires that all federal departments and agencies establish plans to facilitate the recruitment and advancement of disabled

veterans. OPM provides information on veterans' federal service employment rights and privileges on the Internet (<http://www.opm.gov/veterans/>).

Federal job openings can be found on the Internet (<http://www.usajobs.opm.gov>).

Re-employment Rights

A person who left a civilian job to enter active duty in the Armed Forces may be entitled to return to the job after discharge or release from

active duty. Re-employment rights are provided for those who served in the active duty or reserve components of the Armed Forces. To be re-employed, four requirements must be met: (1) the person must give advance notice of military service to the employer; (2) the cumulative absence from the civilian job shall not exceed five years (with some exceptions); (3) the person must submit a timely application for re-employment; and (4) the person must not have been released with a dishonorable or other punitive discharge.

The law calls for the returning veteran to be placed in the job as if the veteran had remained continuously employed. This means that the person may be entitled to benefits that are based on seniority, such as pensions, pay increases, and promotions. The law also prohibits discrimination in hiring, promotion, or other advantages of employment on the basis of military service. Applications for re-employment should be given, verbally or in writing, to a person authorized to represent the company for hiring purposes. A record should be kept of the application. If there are problems gaining re-employment, the employee should contact the Department of Labor's Veterans' Employment and Training Service (VETS) in the state of the employer concerned. This applies to private sector, as well as state, local, and federal government employees, including the Postal Service.

Employees should contact their agency personnel office if they have questions about their employment restoration rights. If a veteran is not re-employed or is not re-employed properly, the veteran has the right to file a complaint with VETS. Additionally, federal employees may appeal directly to the Merit Systems Protection Board. Nonfederal employees may file complaints in U.S. District Court. Additional information is available on the Internet from the Department of Labor at <http://www.dol.gov/vets/welcome.html>.

**Contact your local
Employment Service
Agency Veterans
Hot Line to reach a
veterans representative for assistance
in job-hunting
(agency listing #3
on page 41).**

State Benefits

Unemployment Compensation

Recently discharged persons with 365 days or more of continuous active service (unless separated earlier because of a service-related disability) and who have been discharged under conditions other than dishonorable may be eligible for unemployment compensation of up to 26 weeks. Benefits are paid from federal funds to eligible veterans who are able and available for work but are unable to find employment. Extended unemployment benefits may be available to those who exhaust their basic eligibility.

Recently discharged persons may not be eligible if they are already receiving a retirement pension, certain educational assistance, or vocational subsistence allowances from the USDVA.

Rights to Employment Services

A special phone number for veterans has been established for you to voice your concerns related to employment and training. Call 1-800-455-5228 if you need more information or feel you are not receiving the employment or training services you are entitled to. Veterans' employment specialists are also available throughout the state in Michigan Works! service centers.

Michigan's Opportunities for Veterans Employment (MOVE)

MOVE, part of the Department of Career Development, identifies and recruits veterans separating to Michigan for employment opportunities that match their qualifications and career interests. The program seeks to meet the staffing needs of the business community in Michigan with veterans reentering civilian life after a single term or after retiring from the Armed Forces. The toll-free number for more information is 1-800-455-5228.

State Reemployment Rights

In 2002, the Michigan Legislature enacted a law to strengthen the Michigan law regarding reemployment of employees after military service. The act prioritized the employment positions in which a person would be reemployed following active service. The act specifies that the person is entitled to the seniority and the seniority-based rights and benefits he or she would have otherwise been entitled to, as well as other rights provided to employees on a leave of absence. Under certain circumstances, a person may not be entitled to reemployment under the law. State reemployment rights, when superior or in addition to federal rights, are not superseded or diminished by federal law.

For more information, contact a veterans service organization (listings are on pages 43 and 44) or your county veterans service office.

Contact the Michigan Department of Civil Service (agency listing #1 on page 41) or a veterans service organization (listings are on pages 43 and 44) for information on your county veterans service office.

Monetary Assistance

For information or applications for benefits contact the U.S. Department of Veterans Affairs (agency listing #7 on page 42) or a veterans service organization (listings are on pages 43 and 44), or county veterans service office.

Federal Benefits

Disability Compensation

Disability compensation is a monetary benefit paid to veterans who are disabled by injury or disease incurred or aggravated during active military service. The service of the veteran must have been terminated through separation or discharge under conditions that were other than dishonorable. Disability compensation varies with the degree of disability and the number of dependents, and is paid monthly. The benefits are not subject to federal or state income tax. The payment of military retirement pay, disability severance pay, and separation incentive payments known as SSB (Special Separation Benefits) and VSI (Voluntary Separation Incentives) also affects the amount of VA compensation paid.

2003 Disability Compensation

Disability	Monthly Rate (\$)
10 percent	\$ 104
20 percent	201
30 percent	310
40 percent	445
50 percent	633
60 percent	801
70 percent	1,008
80 percent	1,171
90 percent	1,317
100 percent	2,193

Veterans with disability ratings between 30 percent and 100 percent are eligible for allowances for a spouse ranging from \$37 to \$125; and for each child, \$19 to \$64. The amount depends on the disability rating.

Receiving Benefit Payments

VA offers three methods for receiving benefit payments. Nearly 80 percent of veterans and beneficiaries receive their payments by direct deposit through an electronic funds transfer to their bank, savings, and loan or credit union accounts. In some areas, benefit

recipients who do not have an account at a financial institution may open a federally insured Electronic Transfer Account, which costs about \$3 a month, provides a monthly statement, and allows cash withdrawals. Recipients may also choose to receive benefits by check. To choose a payment method, veterans and beneficiaries should call VA's toll-free helpline at 1-877-838-2778, Monday through Friday, 7:30 a.m. - 4:00 p.m., Central Standard Time.

Pension

Veterans with low incomes who are permanently and totally disabled may be eligible for monetary support if they have 90 days or more of active military service, at least one day of which was during a period of war. The discharge from active duty must have been under conditions other than dishonorable. The permanent and total disability must be for reasons other than the veteran's own willful misconduct. Payments are made to qualified veterans to bring their total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income. Veterans of a period of war who are aged 65 or older and meet service and income requirements are also eligible to receive a pension, regardless of current physical condition.

State Benefits

Michigan Veterans Trust Fund Emergency Grant Program

Financial aid is available to Michigan veterans with at least 180 days of active duty in a wartime period, who were discharged under other than dishonorable conditions, to meet sudden, temporary unforeseen needs. Examples of such needs include delay in unemployment benefits or other income, unexpected hospitalization not covered by insurance, finding or keeping shelter, and costs involved in attending family funerals.

Soldiers Relief Commission

In some counties, emergency relief grants are available to Michigan veterans who do not meet Michigan Veterans Trust Fund criteria. Funds are limited, so the commission makes an effort to refer veterans who are eligible to other sources of financial assistance. Contact your county department of veterans affairs.

Reduced Rate Hunting and Fishing Licenses

State law provides that a resident who has been determined by the VA to be permanently and totally disabled and entitled to veteran benefits at the 100% rate (for a disability other than blindness) is eligible for the discounted senior citizen rates for hunting and fishing licenses.

For information or applications, contact the Michigan Veterans Trust Fund County Committee or the county Soldiers Relief Commission (agency listings #5 and #6 on page 42).

Health Care Benefits

**Contact the
U.S. Department
of Veterans Affairs
for application
and authorization
(agency listing #7
on page 42) or a
veterans service
organization
(listings are on
pages 43 and 44).**

**Applications are
provided by the
U.S. Department
of Veterans Affairs
medical facilities
(listings are on
page 45).**

Federal Benefits

Health Care Enrollment

To receive health care, veterans generally must be enrolled with VA. They may apply for enrollment at any time. Veterans living or traveling overseas must register with the Foreign Medical Program regardless of the degree of disability. See the Overseas Benefits section for more information. Veterans do not have to be enrolled if they: (1) have a service-connected disability of 50 percent or more; (2) want care for a disability that the military determined was incurred or aggravated in the line of duty, but which VA has not yet rated, during the 12-month period following discharge; or (3) want care for a service-connected disability only. To permit better planning of health resources, however, these three categories of veterans also are urged to enroll.

Veterans will be enrolled to the extent Congressional appropriations allow. If appropriations are limited, enrollment will occur based on the following priorities:

1. Veterans with service-connected disabilities who are rated 50 percent or more disabled.
2. Veterans with service-connected disabilities who are rated 30 or 40 percent disabled.
3. Veterans who are former POWs or were awarded a Purple Heart, veterans with disabilities rated 10 and 20 percent, and veterans awarded special eligibility for disabilities incurred in treatment.
4. Veterans who are receiving aid and attendance or housebound benefits and veterans who have been determined by VA to be catastrophically disabled, although some catastrophically disabled veterans could be responsible for copayments.
5. Veterans who are determined to be unable to defray the expenses of needed care.
6. All other eligible veterans who are not required to make copayments for their treatment. This includes veterans of the Mexican border period or of World War I; veterans seeking care solely for a disorder associated with exposure to a toxic substance or radiation, for a disorder associated with service in the

Southwest Asia theater of operations during the Gulf War, or for any illness associated with service in combat in a war after the Gulf War or during a period of hostility after November 11, 1998; and veterans with zero percent service-connected disabilities who are nevertheless compensated, including veterans receiving compensation for inactive tuberculosis.

7. Nonservice-connected veterans and noncompensable zero percent service-connected veterans with income above VA's national means test threshold and below VA's geographic means test threshold for the fiscal year ending on September 30 of the previous calendar year, or with income below both the VA national threshold and the VA geographically based threshold, but whose net worth exceeds VA's ceiling (currently \$80,000) who agree to pay copayments.
8. All other nonservice-connected veterans and zero percent noncompensable service-connected veterans who agree to pay copayments. (Note: Effective January 17, 2003, VA no longer enrolls new veterans in priority group 8).

These groups are enrollment priorities only. The services and treatment available to enrolled veterans generally are not based on enrollment priority groups. Enrollment will be reviewed each year and veterans will be notified in writing of any change in their enrollment status. Call your nearest health care facility or the Health Benefits Service Center, 1-877-222-8387, to obtain the latest information. Additional information on enrollment, including enrollment forms and online applications, also can be found on the World Wide Web (<http://www.va.gov/elig>).

Financial Assessment

Veterans who want to enroll in priority group 5 based on their inability to defray the cost of their care must provide VA with information on their annual income and net worth to determine whether they are below the annual adjusted "means test" financial threshold. A veteran's household income, or income plus net worth, is considered when making this financial assessment.

The financial assessment includes Social security, U.S. Civil Service retirement, U.S. Railroad retirement, military retirement, unemployment insurance, any other retirement income, total wages from all employers, interest and dividends, workers' compensation, black lung benefits, and any other gross income for the calendar year prior to application for care.

Also considered are assets such as the market value of stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts, and cash.

Applications or information may be obtained from the U.S. Department of Veterans Affairs (agency listing #7 on page 42).

VA is also required to compare veterans' financial assessment information with a geographically based income threshold. If the veteran's income is below the threshold where the veteran lives, he or she is eligible for an 80 percent reduction in the inpatient copayment rates. VA may compare income information provided by the veteran with information obtained from the Social Security Administration and Internal Revenue Service.

Services Requiring Copayments

Nonservice-connected veterans and noncompensable zero percent service-connected veterans whose income is above the national "means test" threshold must agree to pay appropriate copayments for care. If the veteran does not agree to make copayments, the veteran will be ineligible for VA care. Veterans whose income is determined to be above the "means test" threshold and below VA's geographically based income threshold are responsible for paying 20 percent of the Medicare deductible for the first 90 days of inpatient hospital care during any 365-day period. For each additional 90 days of hospital care, the patient is charged 10 percent of the Medicare deductible. In addition to these charges, the patient is charged \$2 a day for hospital care. Nonservice-connected veterans and noncompensable zero percent service-connected veterans with incomes above the geographic income threshold will be charged the full Medicare deductible for the first 90 days of care during any 365-day period. For each additional 90 days of hospital care, the patient is charged one half of the Medicare deductible and \$10 per day.

With certain exceptions, a veteran must agree to pay copayments for extended care services. A veteran's application for extended care services (VAF 10-10EC) requires financial information used to determine the monthly copayment amount, based on each individual veteran's financial situation. For outpatient medical care, a three-tiered copayment system is effective for all outpatient services. The copayment is \$15 for a primary care visit and \$50 for some specialized care. Certain services do not require a copayment.

Outpatient Visits Not Requiring Copayments

Outpatient visits for which no copayment will be assessed include: publicly announced VA public health initiatives (e.g., health fairs) or an outpatient visit solely consisting of preventive screening and/or immunizations, such as influenza immunization, pneumococcal immunization, hypertension screening, hepatitis C screening, tobacco screening, alcohol screening, hyperlipidemia screening, breast cancer screening, cervical cancer screening, screening for colorectal cancer by

fecal occult blood testing, and education about the risks and benefits of prostate cancer screening. Laboratory, flat film radiology services, and electrocardiograms are also exempt from copayments.

Billing Insurance Companies

VA is authorized to submit claims to health insurance carriers for recovery of VA's reasonable charges in providing medical care to nonservice-connected veterans and to service-connected veterans for nonservice-connected conditions. Money collected in this way is used to maintain and improve VA's health care system for veterans.

VA cannot bill Medicare for medical services provided to veterans.

VA can bill Medicare supplemental health insurance carriers for 20 percent of the Medicare bill.

All veterans applying for VA medical care will be asked to provide information on their health insurance coverage, including coverage provided under policies of their spouses. Although veterans are not responsible for paying any remaining balance of VA's insurance claim that is not paid or covered by their health insurance, veterans whose income is above the "means test" threshold are responsible for the VA copayments required by federal law. However, when VA receives payment from the veteran's health insurance company for the care furnished, VA credits that recovery toward the amount of the veteran's copayment obligation.

Overseas Benefits

VA will pay for medical services for the treatment of service-connected disabilities and related conditions for veterans living or traveling outside the U.S. Before using the program, veterans living in Canada should register with the VA Center in White River Junction, VT 05009-0001, USA, phone 802-296-6379. Those living in the Philippines should register with the U.S. VA office in Pasay City, phone 011-632-833-4566. All other veterans living outside the U.S. should register with the Denver Foreign Medical Program office. P.O. Box 65021, Denver, CO 80206-9021, USA, phone 303-331-7590. Outside the United States, VA pays for nursing-home care only in the Philippines.

Nursing Home Care

Nursing care in VA or private nursing homes may be provided for veterans who are not acutely ill and not in need of hospital care. VA will provide nursing-home care to veterans whose service-connected disability requires such care. Also eligible are veterans with a service-connected disability rated at 70 percent or more, or who are permanently and totally disabled for a service-connected condition, or

All of these benefits are subject to certain conditions; applications and information are available at the U.S. Department of Veterans Affairs (agency listing #7 on page 42).

Applications or information on domiciliary care may be obtained from the U.S. Department of Veterans Affairs (agency listing #7 on page 42) or Department of Veterans Affairs medical facilities (agency listings are on page 45).



are 60 percent service connected and receiving individual unemployability and need this type of care. If space and resources are available, VA may also provide nursing-home care to other veterans.

Nonservice-connected veterans and noncompensable zero percent service-connected veterans requiring nursing-home care for any nonservice-connected disability must complete the financial section on VA Form 10-10EZ to determine whether they will be billed for nursing-home care. To determine their copayment responsibility, certain veterans applying for nursing-home care services will be required to provide additional income information on the VA Form 10-10EC, application for Extended Care Benefits. With certain exceptions, a veteran must pay copayments to receive extended care services. Extended care services include nursing-home care, adult day health care, domiciliary care, inpatient or outpatient geriatric evaluation, and inpatient or outpatient respite care.

Some veterans may be eligible for VA nursing-home care without an income eligibility assessment, including veterans with a compensable, service-connected disability, those requiring nursing-home care for a disorder associated with exposure to a toxic substance or radiation, those requiring nursing-home care for a disorder associated with service in the Southwest Asia theater of operations during the Gulf War, veterans receiving treatment for sexual trauma and veterans receiving certain care or services for cancer of the head and neck. Also eligible are veterans with an illness associated with service in combat in a war after the Gulf War or during a period of hostility after November 11, 1998.

Veterans who are receiving health care from VA may be transferred to a private nursing home at VA expense. This care normally may not be provided in excess of six months, except for veterans who need nursing-home care for a service-connected disability or veterans who were hospitalized primarily for treatment of a service-connected disability when funding is available and such care has been determined by a VA physician to be medically appropriate.

Domiciliary Care

Domiciliary care provides rehabilitative and long-term, health-maintenance care for veterans who require minimal medical care but who do not need the skilled nursing services provided in nursing homes. VA may provide domiciliary care to veterans whose annual income does not exceed the maximum annual rate of VA pension or to veterans the Secretary of Veterans Affairs determines have no adequate means of support. The copayments for extended care services apply to domiciliary care. Call your nearest benefits office or health care facility to obtain the latest information.

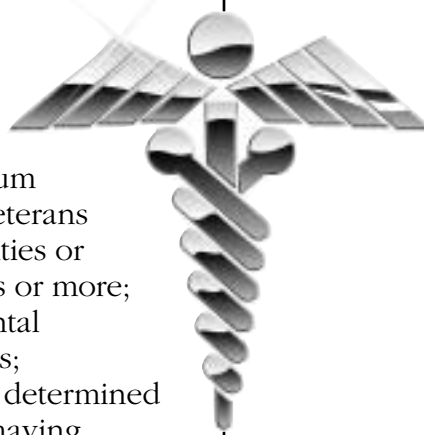
Outpatient Pharmacy Services

Outpatient pharmacy services are provided free to: (1) veterans with a service-connected disability of 50 percent or more; (2) veterans receiving medication for treatment of service-connected conditions; (3) veterans whose income does not exceed the maximum VA annual rate of the VA pension; (4) veterans receiving medication for conditions related to exposure to Agent Orange or ionizing radiation; (5) veterans receiving medication for conditions related to Gulf War or post-Gulf War service; (6) veterans receiving medication for conditions related to sexual trauma experienced while in the military; (7) veterans receiving medication for treatment of cancer of the head or neck; and (8) veterans receiving medication as part of a VA-approved research project. Other veterans will be charged a copayment of \$7 for each 30-day or less supply of medication. To eliminate a financial hardship for veterans who require an unusually large amount of medications, there is a maximum copayment amount that veterans enrolled in Priority Groups 2 through 6 pay in any single year. Veterans do not pay copayments for medications dispensed during the remainder of a calendar year in which this annual cap amount has been paid. For calendar year 2003, the cap is \$840.

The medication copayment applies to prescription and over-the-counter medications, such as aspirin, cough syrup, or vitamins, dispensed by a VA pharmacy. Medication copayments are not charged for medications injected during the course of treatment or for medical supplies, such as syringes or alcohol wipes. In the event over-the-counter drugs are ordered, the veteran can choose to purchase them at a local pharmacy or at the VA Canteen Retail Store rather than pay \$7 for items such as aspirin, cough syrup, or vitamins.

Outpatient Dental Treatment

Outpatient dental treatment provided by VA includes examinations and the full spectrum of diagnostic, surgical, restorative, and preventive procedures. Some veterans receiving dental care may be billed the applicable copayment if their income exceeds the maximum threshold. The following veterans may receive care: (1) veterans having service-connected and compensable dental disabilities or conditions; (2) former prisoners of war imprisoned 90 days or more; (3) veterans with service-connected, noncompensable dental conditions as a result of combat wounds or service injuries; (4) veterans with nonservice-connected dental conditions determined by VA to be aggravating a medical problem; (5) veterans having service-connected conditions rated as permanently and totally disabling; (6) veterans participating in a vocational rehabilitation program; and (7) certain homeless veterans.



Veterans may receive one-time dental treatment for service-connected and noncompensable dental disabilities or conditions if the following conditions are met: the dental condition can be shown to have existed at time of discharge; the veteran served on active military duty for at least 180 days (or 90 days during Gulf War Era); the veteran applied to VA for dental care within 90 days of discharge or release from active duty; and the certificate of discharge does not include certification that all appropriate dental treatment had been rendered prior to discharge.

Gulf War, Agent Orange, and Ionizing Radiation Registry Programs

VA has developed databases called registries to help analyze the type of health conditions being reported by veterans who served in the Gulf War (August 2, 1990 to a date not yet established), claim exposure to Agent Orange during the Vietnam War (between 1962 and 1975), served in Korea in 1968 or 1969, claim exposure to atomic radiation, or were treated with nasopharyngeal (NP) radium during military service. This includes veterans who served in certain official military duties in Paducah, KY; Portsmouth, OH; Area K-25 at Oak Ridge, TN; or in certain underground nuclear weapons tests in Alaska. These veterans, regardless of service time, are provided free, comprehensive medical examinations, including laboratory and other diagnostic tests deemed necessary by an examining physician to determine health status. Other veterans who may have been exposed to dioxin or other toxic substances in a herbicide or defoliant associated with the testing, transporting, or spraying of herbicides for military purposes also are eligible to participate in the Agent Orange registry program.

Eligible veterans do not have to be enrolled in VA health care to participate in registry examinations. Examination results, along with reviews of veterans' military service and exposure histories, are entered into the registries. Participants are advised of the results of their examinations in personal consultations and by letters. Veterans wishing to participate should contact the nearest VA health care facility for an examination.

Alcohol- and Drug-Dependence Treatment

Veterans eligible for VA medical care may apply for substance abuse treatment. Contact the nearest VA medical facility to apply.

Home Improvements and Structural Alterations

The Home Improvements and Structural Alterations program provides funding for eligible veterans to make home improvements necessary for

the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities. Home improvement benefits up to \$4,100 for service-connected veterans and up to \$1,200 for nonservice-connected veterans may be provided. For application information, contact the prosthetic representative at the nearest VA medical center or outpatient clinic.

Miscellaneous Benefits

In addition, veterans may wish to contact VA representatives for further information on the following benefits:

- Certain veterans may be eligible for payment or reimbursement for travel costs to receive VA medical care.
- Veterans eligible for VA medical care may apply for substance abuse treatment.
- VA's Mental Health Psychosocial Rehabilitation Programs provide therapeutic work opportunities through the Compensated Work Therapy Program (CWT) for veterans with physical disabilities and/or recovering from chronic mental illness, post-traumatic stress disorder, substance use disorders, or homelessness.
- The Compensated Work Therapy/Transitional Residence Program provides work-based, residential treatment in a stable living environment for veterans involved in CWT.
- VA will furnish needed prosthetic appliances, equipment, and devices, such as artificial limbs, orthopedic braces and shoes, wheelchairs, crutches, and canes to veterans receiving VA care for any condition. Hearing aids and eyeglasses may also be provided under certain conditions.
- Blind veterans may be eligible for services at a VA medical center or for admission to a VA blind rehabilitation center.
- Readjustment counseling is provided at community-based Vet Centers to help veterans resolve psychological war trauma and to help them achieve a successful post-war adjustment to civilian life.
- Certain dependents and survivors of a veteran may be eligible for CHAMPVA, the Civilian Health and Medical Program, which provides reimbursement for most medical expenses.

All of these benefits are subject to certain conditions; applications and information are available at the U.S. Department of Veterans Affairs (agency listing #7 on page 42) or a county veterans counselor.

Applications are available from the social services office of each home, from the county veterans counselors, and from post service officers of veterans organizations.

State Benefits

Michigan Veterans Homes

A unit of the Michigan Department of Military and Veterans Affairs, the Grand Rapids Home for Veterans is located in Grand Rapids. This home provides physician care; skilled nursing care services; social work care; nutritional care; physical, occupational, speech, and rehabilitation therapy programs; and programs for Alzheimer's and special needs care for qualified disabled veterans.

A second veterans home, the D.J. Jacobetti Home for Veterans, is located in Marquette. This Upper Peninsula home provides physician coverage for a variety of services as well as additional services on a fee-for-service basis. The home has a domiciliary unit; skilled nursing care; basic nursing care; and a special needs unit for qualified disabled veterans.

For further information, veterans may wish to contact directly the Grand Rapids Home for Veterans at 1-800-642-4838 or the D. J. Jacobetti Home for Veterans at 1-800-433-6760. They may also contact the Veterans Affairs Directorate of the Michigan Department of Military and Veterans Affairs at the following website:

www.michigan.gov/dmva/

Home and Insurance

Federal Benefits

Home Loan Guaranties

Veterans Affairs loan guaranties are made to service members, veterans, reservists, and unmarried surviving spouses for the purchase of homes, condominiums, and manufactured homes and for refinancing loans. VA guarantees part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment if the lender agrees. VA requires that a down payment be made for the purchase of a manufactured home. VA also requires a down payment for a home or condominium if the purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With a VA guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan. A VA loan guaranty can be used to:

1. Buy a home.
2. Buy a residential condominium.
3. Build a home.
4. Repair, alter, or improve a home.
5. Refinance an existing home loan.
6. Buy a manufactured home with or without a lot.
7. Buy and improve a manufactured home lot.
8. Install a solar heating or cooling system or other weatherization improvements.
9. Purchase and improve a home simultaneously with energy-efficient improvements.
10. Refinance an existing VA loan to reduce the interest rate and make energy-efficient improvements.
11. Refinance a manufactured home loan to acquire a lot.

Eligibility

Applicants must have a good credit rating, have an income sufficient to support mortgage payments, and agree to live in the property. To obtain a VA Certificate of Eligibility, complete VA Form 26-1880, Request for a Certificate of Eligibility for VA Home Loan Benefits, and

Contact the U.S.
Department of
Veterans Affairs
for more
information
(agency listing #7
on page 42).



For information on
eligibility for
loans, contact the
U.S. Department
of Veterans Affairs
(agency listing #7
on page 42).

**Contact the U.S.
Department of
Veterans Affairs for
further information
(agency listing #7
on page 42).**

mail it to one of the two VA Eligibility Centers (Winston-Salem and Los Angeles). In general, those veterans living in the western part of the country mail their applications to the Los Angeles Eligibility Center, while those living in the eastern part of the country mail applications to Winston-Salem. You can find more information on eligibility and addresses for the Centers by contacting your local VA office or by visiting VA's loan guaranty eligibility page (<http://www.homeloans.va.gov/elig.htm>) on the World Wide Web.

Guaranty Amount

The amount of the VA guaranty available to an eligible veteran is called the entitlement and may be considered the equivalent of a downpayment by lenders. Up to \$60,000 in entitlement may be available to veterans purchasing or constructing homes to be financed with a loan of more than \$144,000 and to veterans who obtain an Interest Rate Reduction Refinancing Loan of more than \$144,000.

VA does not establish a maximum loan amount. No loan for the acquisition of a home, however, may exceed the reasonable value of the property, which is based on an appraiser's estimate. A buyer, seller, real estate agent, or lender can request a VA appraisal by completing VA Form 26-1805, Request for Determination of Reasonable Value. The requester pays for the appraisal, often called a "VA appraisal," according to a fee schedule approved by VA. This VA appraisal estimates the value of the property, but is not an inspection and does not guarantee that the house is free of defects. VA guarantees the loan, not the condition of the property.

Life Insurance

There are currently eight VA life insurance programs. Only five of these programs are currently open to new issues. Two of those open to new issues, the Service-Disabled Veterans Insurance and Veterans' Mortgage Life Insurance programs, are specifically designed for disabled veterans. The other three "open" programs, Servicemembers' Group Life Insurance (SGLI), Veterans' Group Life Insurance (VGLI), and Family Servicemembers' Group Life Insurance (FSGLI), are administered by the Office of Servicemembers' Group Life Insurance (290 W. Mt. Pleasant Ave., Livingston, NJ 07039-2747) under the supervision of VA.

Assistance With Insurance

For additional information about government life insurance, call the VA Insurance Center in Philadelphia toll-free, 1-800-669-8477.

Specialists are available between the hours of 8:30 a.m. and 6:00 p.m., Eastern Time, to discuss premium payments, insurance dividends,

changes of address, policy loans, naming beneficiaries, and reporting the death of the insured. After hours, a caller may leave a recorded message to be answered on the next workday. If the policy number is unknown, send whatever information is available, such as the veteran's VA file number, date of birth, Social Security number, military serial number, or military service branch and dates of service to:

Department of Veterans Affairs
Regional Office and Insurance Center
Box 42954
Philadelphia, PA 19101

State Benefits

Homestead Property Tax Credit

While the State of Michigan provides no direct mortgage program, the state does offer homeowners and renters up to \$1,200 in relief from local property taxes. Relief is granted as an income tax credit or refund and not as a direct reduction in property taxes. General homeowners receive relief from 60 percent of the amount that their property taxes exceed 3.5 percent of their household income. Renters can substitute 20 percent of their yearly rent for property taxes paid when figuring this credit. Eligible residents can file state tax form MI-1040 CR-1 with their state tax return, available at www.michigan.gov/treasury.

Special groups of taxpayers (veterans with a service-connected disability and their spouses, senior citizens, blind, deaf, totally and permanently disabled persons, paraplegics, hemiplegics and quadriplegics) receive special treatment under the tax credit formula. State tax form MI 1040 CR-2 may be filed with the state tax return. Michigan pensioned veterans, servicepersons on active duty, or the surviving spouses of nondisabled or nonpensioned veterans with low incomes may use an alternative method to calculate their homestead property tax credit if their household incomes are not in excess of \$7,500. Those eligible should calculate their credit under all categories for which they are eligible and claim the one providing the larger credit. All taxpayers with incomes over \$73,650 will have these credits reduced by 10 percent for each increment of \$1,000 by which their household income exceeds \$73,650.

Regardless of which formula you use to compute the property tax credit, the maximum amount of the credit remains at \$1,200.

**Contact the
Michigan
Department of
Treasury for further
information (agency
listing #2 on
page 41).**

Survivor Benefits

Further information and/or application forms are available from the U.S. Department of Veterans Affairs (agency listing #7 on page 42) or veterans service organizations (listings are on pages 43 and 44).

Federal Benefits

Dependency and Indemnity Compensation (DIC)

Dependency and Indemnity Compensation (DIC) payments may be available for surviving spouses who have not remarried, unmarried children under 18, helpless children, those between 18 and 23 if attending a VA-approved school, and low-income parents of deceased service members or veterans. To be eligible, the deceased must have died from: (1) a disease or injury incurred or aggravated while on active duty or active duty for training; (2) an injury incurred or aggravated in line of duty while on inactive duty training; or (3) a disability compensable by VA. Death cannot be the result of willful misconduct. If a spouse remarries, eligibility for benefits may be restored if the marriage is terminated later by death, annulment, or divorce.

DIC payments also may be authorized for survivors of veterans who were totally service-connected disabled when they died, even though their service-connected disabilities did not cause their deaths. The survivor qualifies if: (1) the veteran was continuously rated totally disabled for a period of 10 or more years immediately preceding death; (2) the veteran was so rated for a period of at least five years from the date of military discharge; or (3) the veteran was a former prisoner of war who died after September 30, 1999, and who was continuously rated totally disabled for a period of at least one year immediately preceding death. Payments under this provision are subject to offset by the amount received from judicial proceedings brought on account of the veteran's death. The discharge must have been under conditions other than dishonorable.



DIC Payments to Surviving Spouse

Surviving spouses of veterans who died after January 1, 1993, receive \$948 a month. For a spouse entitled to DIC based on the veteran's death prior to January 1, 1993, the amount paid is \$948 or an amount based on the veteran's pay grade.

DIC Payments to Parents and Children

The monthly payment for parents of deceased veterans depends upon their income. There are additional DIC payments for dependent children. A child may be eligible if there is no surviving spouse, and the child is unmarried and under age 18, or if the child is between the ages of 18 and 23 and attending school.

Headstones and Markers

Upon request, VA furnishes headstones or markers at no charge for graves in cemeteries around the world for service members who die while on active duty and for eligible veterans. VA also provides headstones or markers for spouses and dependents buried in military, state, or national veterans cemeteries, but not for those buried in private cemeteries. Flat bronze, granite, or marble markers and upright granite and marble headstones are available. In the case of national cemeteries, the style chosen must be consistent with existing monuments at the place of burial. Niche markers also are available to mark columbaria used for interment of cremated remains.

Government-furnished headstones and markers must be inscribed with the name of the deceased, branch of service, and the year of birth and death, in this order. Headstones and markers also may be inscribed with other items, including an authorized emblem of belief and, space permitting, additional text including military grade, rate or rank, war service such as "World War II", complete dates of birth and death, military awards, military organizations, and civilian or veteran affiliations. When burial or memorialization is in a national, state, or military veterans cemetery, the headstone or marker must be ordered through cemetery officials. To apply and to obtain specific information on available styles, contact the cemetery where the headstone or marker is to be placed.

When burial occurs in a private cemetery, an application for a government-furnished headstone or marker must be made to VA. The government will ship the headstone or marker free of charge, but will not pay for its placement. To apply, mail a completed VA Form 40-1330, Application for Standard Government Headstone or Marker for Installation in a Private or State Veterans Cemetery, along with a copy of the veteran's military service discharge document to Memorial Programs

Further information and/or forms are available from the U.S. Department of Veterans Affairs (agency listing #7 on page 42) or veterans service organizations (listings are on pages 43 and 44).

Service (402E), Department of Veterans Affairs, 810 Vermont Avenue, NW, Washington, DC 20420-0001, or fax documents to 1-800-455-7143. Do not send original discharge documents, as they will not be returned. For more information and instructions, visit <http://www.cem.va.gov>.

Memorial Headstones or Markers

VA provides memorial headstones and markers, bearing the inscription "In Memory of" as their first line, to memorialize eligible veterans whose remains were not recovered or identified, were buried at sea, donated to science or cremated and scattered. Eligible dependents may be memorialized only in national or state veterans cemeteries. To be memorialized, dependents do not need to outlive the veteran from whom their eligibility is based.

Memorial headstones or markers must be placed in national, state veterans, local, or private cemeteries. VA supplies and ships memorial headstones and markers free of charge for placement in state, local, and private cemeteries, but does not pay for their plots or placement.

Presidential Memorial Certificates

Certificates signed by the president are issued upon request to recognize the military service of honorably discharged deceased veterans. Next of kin, other relatives, and friends may request Presidential Memorial Certificates in person at any VA regional office or by mail: Department of Veterans Affairs, National Cemetery Administration (402E), 810 Vermont Avenue, NW, Washington, DC 20420-0001. There is no preprinted form to complete or time limit for requesting these certificates, but requests should include a copy, not the original, of the deceased veteran's discharge document and clearly indicate to what address the certificate should be sent. Additional information and a sample certificate can be found on the Internet (<http://www.cem.va.gov/pmc.htm>).

Burial Flags

VA will furnish a United States burial flag for memorialization of:

1. Veterans who served during wartime, or served after January 31, 1955; or
2. Veterans who were entitled to retired pay for service in the reserves, or would have been entitled to such pay but not for being under 60 years of age; or
3. Members or former members of the Selected Reserve who served at least one enlistment or, in the case of an officer, the period of initial obligation, or were discharged for disability incurred or aggravated in line of duty, or died while a member of the Selected Reserve.



Reimbursement of Burial Expenses

VA will pay a burial allowance up to \$2,000 if the veteran's death is service-connected. In some instances, VA also will pay the cost of transporting the remains of a service-disabled veteran to the national cemetery nearest the home of the deceased that has available gravesites. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from VA. There is no time limit for filing reimbursement claims in service-connected death cases.

VA will pay a \$300 burial and funeral expense allowance for veterans who, at time of death, were entitled to receive pension or compensation or would have been entitled to compensation but for receipt of military retirement pay. Eligibility also may be established when death occurs in a VA facility, a nursing home under VA contract, or a state veterans nursing home. Additional costs of transportation of the remains may be paid. In nonservice-connected death cases, claims must be filed within two years after permanent burial or cremation.

VA will pay a \$300 plot allowance when a veteran is not buried in a cemetery that is under U.S. government jurisdiction under the following circumstances: the veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the veteran was in receipt of compensation or pension or would have been except for receiving military retired pay; or the veteran died in a VA facility. The \$300 plot allowance may be paid to the state if a veteran is buried without charge for the cost of a plot or interment in a state-owned cemetery reserved solely for veteran burials. Burial expenses paid by the deceased's employer or a state agency will not be reimbursed. For information on monetary benefits, call 1-800-827-1000.

Additional information about burial and memorial benefits may be obtained at any VA national cemetery, regional office, or on the Internet (<http://www.cem.va.gov>). To check on the status of an application for headstone or marker, call 1-800-697-6947.

National Cemeteries in Michigan

The federal Department of Veterans Affairs currently has one national cemetery in Michigan:

The Fort Custer National Cemetery
15501 Dickham Road
Augusta, MI 49012
Phone: 269-731-4164
Fax: 269-731-2428

In addition to this national cemetery, a new cemetery to serve the Greater Detroit Metropolitan Area in Oakland County is scheduled to begin initial burials in 2004 even as the major construction of the new national cemetery is in progress.

State Benefits

Veterans' Burial Expenses

Under state law, eligible veterans (or the wife or widow of a qualified veteran), who meet residency and asset limits, may qualify for \$300 for burial expenses paid by the County Board of Commissioners or the Board of County Auditors. The Soldiers Relief Commission of each county has the responsibility for investigating each claim.

Death Pension

Pensions based on need are available for surviving spouses and unmarried children of deceased veterans with wartime service. Spouses must not have remarried and children must be under age 18, or under age 23 if attending a VA-approved school. Pension is not payable to those with estates large enough to provide maintenance. The veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge for disability. If the veteran died in service but not in line of duty, benefits may be payable if the veteran had completed at least two years of honorable service. Children who became incapable of self-support because of a disability before age 18 may be eligible for a pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit. A surviving spouse may be entitled to higher income limitations or additional benefits if living in a nursing home, in need of aid and attendance by another person, or permanently housebound.

Michigan's Congressional Delegation 108th Congress

United States Senate

The Honorable Carl Levin

269 Russell Senate Office Building
Washington, DC 20510
202/224-6221 • 517/377-1508 (Lansing)

The Honorable Debbie Stabenow

702 Hart Senate Office Building
Washington, DC 20510
202/224-4822 • 517/203-1760 (East Lansing)

United States House of Representatives

The Honorable Dave Camp

137 Cannon House Office Building
Washington, DC 20515
202/225-3561 • 989/631-2552 (Midland)

The Honorable John Conyers, Jr.

2426 Rayburn House Office Building
Washington, DC 20515
202/225-5126 • 313/961-5670 (Detroit)

The Honorable John D. Dingell

2328 Rayburn House Office Building
Washington, DC 20515
202/225-4071 • 313/278-2936 (Dearborn)

The Honorable Vernon J. Ehlers

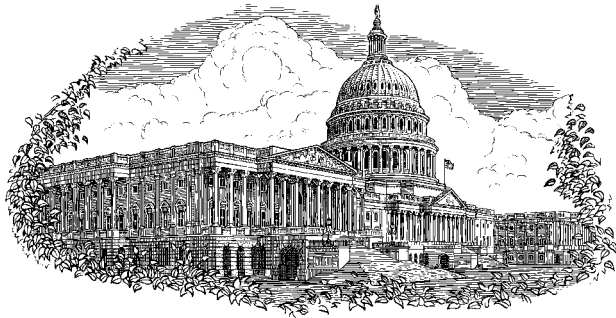
1714 Longworth House Office Building
Washington, DC 20515
202/225-3831 • 616/451-8383 (Grand Rapids)

The Honorable Peter Hoekstra

2234 Rayburn House Office Building
Washington, DC 20515
202/225-4401 • 616/395-0030 (Holland)

The Honorable Dale E. Kildee

2107 Rayburn House Office Building
Washington, DC 20515
202/225-3611 • 800/662-2685 (Toll-free)



The Honorable Carolyn Cheeks Kilpatrick

1610 Longworth House Office Building
Washington, DC 20515
202/225-2261 • 313/965-9004 (Detroit)

The Honorable Joe Knollenberg

2349 Rayburn House Office Building
Washington, DC 20515
202/225-5802 • 248/851-1366 (Farmington Hills)

The Honorable Sander M. Levin

2300 Rayburn House Office Building
Washington, DC 20515
202/225-4961 • 586/498-7122 (Roseville)

The Honorable Thaddeus G. McCotter

415 Cannon House Office Building
Washington, DC 20515
202/225-8171 • 734/632-0314 (Livonia)

The Honorable Candice S. Miller

508 Cannon House Office Building
Washington, DC 20515
202/225-2106 • 586/997-5010 (Shelby Township)

The Honorable Mike Rogers

133 Cannon House Office Building
Washington, DC 20515
202/225-4872 • 877/333-MIKE (Toll-free)

The Honorable Nick Smith

2305 Rayburn House Office Building
Washington, DC 20515
202/225-6276 • 517/783-4486 (Jackson)

The Honorable Bart Stupak

2352 Rayburn House Office Building
Washington, DC 20515
202/225-4735 • 800/950-7371 (Toll-free)

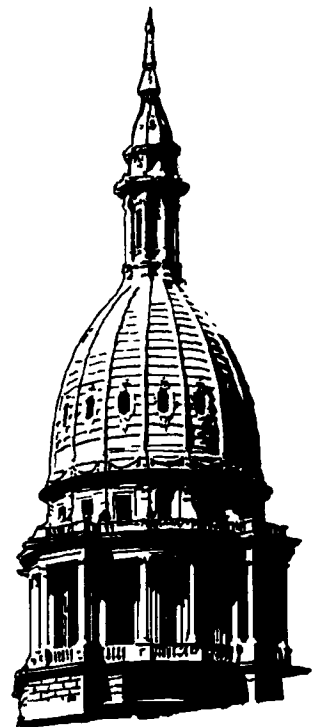
The Honorable Fred S. Upton

2161 Rayburn House Office Building
Washington, DC 20515
202/225-3761 • 269/385-0039 (Kalamazoo)

Michigan State Senate 2003-2006

Name (Party-District)	Office Phone
Allen, Jason (R-37)	373-2413
Barcia, Jim (D-31)	373-1777
Basham, Raymond E. (D-8)	373-7800
Bernero, Virg (D-23)	373-1734
Birkholz, Patricia (R-24)	373-3447
Bishop, Michael D. (R-12)	373-2417
Brater, Liz (D-18)	373-2406
Brown, Cameron (R-16)	373-5932
Cassis, Nancy C. (R-15)	373-1758
Cherry, Deborah (D-26)	373-1636
Clark-Coleman, Irma (D-3)	373-0990
Clarke, Hansen (D-1)	373-7346
Cropsey, Alan L. (R-33)	373-3760
Emerson, Bob (D-27)	373-0142
Garcia, Valde (R-22)	373-2420
George, Tom (R-20)	373-0793
Gilbert, Jud (R-25)	373-7708
Goschka, Mike (R-32)	373-1760
Hammerstrom, Beverly S. (R-17)	373-3543
Hardiman, Bill (R-29)	373-1801
Jacobs, Gilda Z. (D-14)	373-7888
Jelinek, Ron (R-21)	373-6960
Johnson, Shirley (R-13)	373-2523

The area code is 517 for all the above numbers.



Name (Party-District)	Office Phone
Kuipers, Wayne (R-30)	373-6920
Leland, Burton (D-5)	373-0994
McManus, Michelle A. (R-35)	373-1725
Olshove, Dennis (D-9)	373-8360
Patterson, Bruce (R-7)	373-7350
Prusi, Michael (D-38)	373-7840
Sanborn, Alan (R-11)	373-7670
Schauer, Mark (D-19)	373-2426
Scott, Martha G. (D-2)	373-7748
Sikkema, Ken (R-28)	373-0797
Stamas, Tony (R-36)	373-7946
Switalski, Michael (D-10)	373-7315
Thomas, Buzz (D-4)	373-7918
Toy, Laura M. (R-6)	373-1707
Van Woerkom, Gerald (R-34)	373-1635

The area code is 517 for all the above numbers.

Letters to any of the Senators may be addressed:

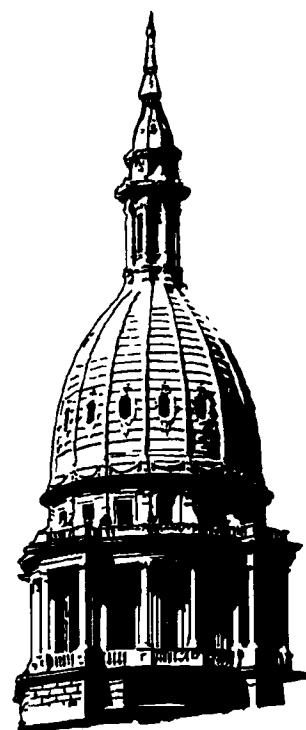
Senator (name of Senator)
Michigan Senate
State Capitol
P.O. Box 30036
Lansing, MI 48909-7536

**Senate Committee on Senior Citizens
and Veterans Affairs:**

Laura M. Toy, Chair
Tony Stamas, Vice Chair
Irma Clark-Coleman, Minority Vice Chair
Jud Gilbert, Member
Dennis Olshove, Member

Michigan House of Representatives 2003-2004

Name (Party-District)	Office Phone
Accavitti, Frank Jr. (D-42)	373-0854
Acciavatti, Daniel Joseph (R-32)	373-8931
Adamini, Stephen F. (D-109)	373-0498
Amos, Fran (R-43)	373-0615
Anderson, Glenn S. (D-18)	373-2576
Bieda, Steve (D-25)	373-1772
Bisbee, Clark E. (R-64)	373-1795
Bradstreet, Ken (R-105)	373-0829
Brandenburg, Jack (R-24)	373-0113
Brown, Rich (D-110)	373-0850
Byrum, Dianne (D-67)	373-0587
Casperson, Tom (R-108)	373-0156
Caswell, Bruce (R-58)	373-1794
Caul, Sandra (R-99)	373-1789
Cheeks, Marsha (D-6)	373-0844
Clack, Brenda (D-34)	373-8808
Condino, Paul (D-35)	373-1788
Daniels, Ken (D-2)	373-0106
Dennis, Julie (D-92)	373-2646
DeRoche, Craig M. (R-38)	373-0827
DeRossett, Gene (R-52)	373-0828
Drolet, Leon (R-33)	373-0820
Ehardt, Stephen R. (R-83)	373-0835
Elkins, Jennifer (D-97)	373-8962
Emmons, Judy (R-70)	373-0834
Farhat, David (R-91)	373-3436
Farrah, Barbara A. (D-13)	373-0845
Gaffney, Edward J. (R-1)	373-0154
Garfield, John (R-45)	373-1773



The area code is 517 for all the above numbers.

Name (Party-District).....	Office Phone
Gielegghem, Paul (D-31)	373-0159
Gillard, Matthew (D-106)	373-0833
Gleason, John J. (D-48)	373-7557
Hager, Lauren M. (R-81)	373-1790
Hardman, Artina Tinsley (D-3).....	373-1776
Hart, Doug (R-73)	373-0218
Hood III, Morris W. (D-11).....	373-3815
Hoogendyk, Jacob W., Jr. (R-61)	373-1774
Hopgood, Hoon-Yung (D-22)	373-0852
Howell, Jim (R-94)	373-0837
Huizenga, Bill (R-90)	373-0830
Hummel, Scott A. (R-93).....	373-1778
Hune, Joe (R-47).....	373-8835
Hunter, Tupac A. (D-9).....	373-1705
Jamnick, Ruth Ann (D-54)	373-1771
Johnson, Rick (R-102).....	373-1747
Johnson, Ruth (R-46)	373-1798
Julian, Larry (R-85)	373-0841
Koetje, James L. (R-86)	373-0846
Kolb, Chris (D-53).....	373-2577
Kooiman, Jerry O. (R-75)	373-2668
LaJoy, Philip J. (R-21)	373-2575
LaSata, Charles (R-79).....	373-1403
Law, Kathleen (D-23)	373-0855
Lipsey, Alexander C. (D-60)	373-1785
McConico, Bill (D-5).....	373-0144
Meisner, Andy (D-27)	373-0478
Meyer, Tom (R-84)	373-0476
Middaugh, Mary Ann (R-80).....	373-0839
Milosch, Matt (R-55)	373-1792
Minore, Jack (D-49)	373-7515
Moolenaar, John (R-98)	373-1791
Mortimer, Mickey (R-65).....	373-1775
Murphy, Michael C. (D-68).....	373-0826
Newell, Gary A. (R-87)	373-0842

Name (Party-District).....	Office Phone
Nitz, Neal (R-78)	373-1796
Nofs, Mike (R-62)	373-0555
O'Neil, William J. (D-14)	373-0140
Paletko, Daniel S. (D-17)	373-0857
Palmer, Brian (R-36)	373-0843
Palsrok, David (R-101)	373-0825
Pappageorge, John (R-41)	373-1783
Pastor, John (R-19)	373-3920
Phillips, Clarence E. (D-29)	373-0475
Plakas, Jim A. (D-16)	373-0849
Pumford, Mike (R-100)	373-7317
Reeves, Triette E. (D-10).....	373-6990
Richardville, Randy (R-56)	373-2617
Rivet, Joseph (D-96)	373-0158
Robertson, David B. (R-51)	373-1780
Rocca, Sal (R-30).....	373-7768
Sak, Michael G. (D-76)	373-0822
Shackleton, Scott (R-107)	373-2629
Shaffer, Rick (R-59)	373-0832
Sheen, Fulton (R-88).....	373-0836
Sheltrown, Dale (D-103).....	373-3817
Shulman, Marc (R-39)	373-1799
Smith, Virgil (D-7).....	373-0589
Spade, Doug (D-57)	373-1706
Stahl, John (R-82)	373-1800
Stakoe, John P. (R-44).....	373-2616
Stallworth, Alma G. (D-8).....	373-2276
Steil, Glenn D., Jr. (R-72)	373-0840
Stewart, John C. (R-20)	373-3816
Tabor, Susan (R-71)	373-0853
Taub, Shelley Goodman (R-40)	373-8670
Tobocman, Steve (D-12).....	373-0823
Vagnozzi, Aldo (D-37)	373-1793
Vander Veen, Barbara (R-89)	373-0838
Van Regenmorter, William (R-74).....	373-8900

The area code is 517 for all the above numbers.

Name (Party-District).....	Office Phone
Voorhees, Joanne (R-77).....	373-2277
Walker, Howard C. (R-104)	373-1766
Ward, Chris (R-66)	373-1784
Waters, Mary D. (D-4).....	373-1008
Wenke, Lorence (R-63)	373-1787
Whitmer, Gretchen (D-69)	373-1786
Williams, Carl M. (D-95)	373-0152
Wojno, Lisa (D-28)	373-2275
Woodward, David (D-26)	373-3818
Woronchak, Gary (R-15).....	373-0847
Zelenko, Paula K. (D-50)	373-3906

The area code is 517 for all the above numbers.

Letters to any of the Representatives may be addressed:

Representative (name of Representative)
Michigan House of Representatives
State Capitol
P.O. Box 30014
Lansing, MI 48909-7514

House Committee on Veterans Affairs and Homeland Security:

Mike Nofs, Chair
John Garfield, Vice Chair
David Woodward, Minority Vice Chair
Randy Richardville, Member
John Pappageorge, Member
Ruth Johnson, Member
Gary Woronchak, Member
Tom Casperson, Member
Dale Sheltroun, Member
Doug Spade, Member
Jennifer Elkins, Member

Agency Listings

1

**MICHIGAN DEPARTMENT OF
CIVIL SERVICE**

Capitol Common Center Building
400 South Pine
Lansing, MI 48909
Phone: 517/373-3030
TDD: 517/335-0191

2

MICHIGAN DEPARTMENT OF TREASURY

Treasury Building
430 West Allegan
Lansing, MI 48922
Phone: 517/373-3200
TTY: 517/636-4999

3

**MICHIGAN DEPARTMENT OF
CAREER DEVELOPMENT**

Employment Service Agency
Project MOVE (Michigan Opportunities
for Veterans Employment)
Michigan Veterans Hot Line
Call Toll-free: 1-800-455-5228

4

**MICHIGAN DEPARTMENT OF
CAREER DEVELOPMENT**

Michigan Rehabilitation Services
Call Toll-free: 1-800-605-6722
TTY Toll-free: 1-888-605-6722

5 **MICHIGAN VETERANS TRUST FUND**
7109 West Saginaw
Lansing, MI 48913
Phone: 517/373-3130

6 **SOLDIERS RELIEF COMMISSION**
Consult your county government.

7 **U.S. DEPARTMENT OF VETERANS AFFAIRS
(USDVA)**
McNamara Building, 12th Floor
477 Michigan Avenue
Detroit, MI 48226
Call Toll-free: 1-800-827-1000

8 **MICHIGAN DEPARTMENT OF MILITARY
AND VETERANS AFFAIRS**
Veterans Affairs Directorate
7109 West Saginaw
Lansing, MI 48913
Phone: 517/335-6523

Veterans Service Organizations

1

AMERICAN LEGION

1210 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/964-6640

2

AMVETS

1227 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/964-6920

3

CATHOLIC WAR VETERANS

1225 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/226-4182

4

DISABLED AMERICAN VETERANS

1200 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/964-6595

5

JEWISH WAR VETERANS

1225 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/226-4327

6

MARINE CORPS LEAGUE

1232 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/964-6830

**7 MILITARY ORDER OF
THE PURPLE HEART**

1226 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/964-6888

8 PARALYZED VETERANS OF AMERICA

1233 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/961-9583

**9 POLISH LEGION OF
AMERICAN VETERANS**

11619 Conant Avenue
Hamtramck, MI 48212
Phone: 313/891-7528

10 VETERANS OF FOREIGN WARS

1215 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/964-6510

11 VIETNAM VETERANS OF AMERICA

1231 McNamara Building
477 Michigan Avenue
Detroit, MI 48226-2584
Phone: 313/961-9568

U.S. Department of Veterans Affairs Medical Facilities

Various U.S. Department of Veterans Affairs medical facilities operate in Michigan. They are listed below by the city in which they are located.

Ann Arbor

2215 Fuller Road 48105
734/769-7100

Battle Creek

5500 Armstrong Road 49015
269/966-5600

Benton Harbor

960 Agard Avenue 49022
269/925-6881

Detroit

4646 John R Street 48201
313/576-1000

Flint

G-3267 Beecher Road 48532
810/720-2913

Gaylord

806 South Otsego 49735
989/732-6555

Grand Rapids

3019 Coit Ave., N.E. 49505
616/365-9575

Hancock

890 Campus Drive 49930
906/482-7762

Iron Mountain

325 East H Street 49801
906/774-3300 800/215-8262

Ironwood

Grand View Clinic
N10565 Grand View Lane 49938
906/932-6161

Lansing

2727 S. Pennsylvania 48910
517/374-4295

Marquette

425 Fisher Street 49855
906/226-4618

Menominee

1101 11th Avenue, Suite 2 49858
906/863-1286

Muskegon

165 E. Apple Avenue
Suite 201 49442
231/725-4105

Oscoda

5671 Skeel Avenue
Suite 4 48750
989/747-0026

Pontiac

950 University Drive
248/409-0585

Saginaw

1500 Weiss Street 48602
989/497-2500

Sault Ste. Marie

16523 S. Water Tower #1 49783
906/495-3030

Traverse City

3271 Racquet Club Drive 49648
231/932-9720

Yale

7470 Brockway Road 48097
810/387-3211

The State of Michigan operates two veterans homes at the following locations:

Grand Rapids Home for Veterans

3000 Monroe Avenue, N.W.
Grand Rapids, MI 49505
616/364-5300 800/642-4838

**D. J. Jacobetti Michigan
Home for Veterans**

425 Fisher, Marquette, MI 49855
906/226-3576 800/433-6760

Michigan Department of Military and Veterans Affairs

The Veterans Affairs Directorate of the Michigan Department of Military and Veterans Affairs maintains a web site to inform interested citizens of the available resources, benefits, and programs made available by the State of Michigan. The web uniform resource locator (URL), or address, is:

www.michigan.gov/dmva/

Specific questions can be addressed to:

hessh@michigan.gov

Other State Departments

To access the web pages of other Michigan departments and agencies, go to:

www.michigan.gov

Where to Find More Veterans Information

U.S. Department of Veterans Affairs

Toll-Free

Veterans Affairs has toll-free numbers for the convenience of veterans and dependents.

By Phone:

VA Benefits	1-800-827-1000
Health Benefits.....	1-877-222-8387
Education Benefits	1-888-442-4551
Life Insurance.....	1-800-669-8477
Debt Management.....	1-800-827-0648
Mammography Hotline.....	1-888-492-7844
Telecommunication Device for the Deaf (TDD)	1-800-829-4833
CHAMPVA	1-800-733-8387
Headstones and Markers	1-800-697-6947
Gulf War Helpline	1-800-749-8387
Health Eligibility Center	404-235-1257
1644 Tullie Circle	or
Atlanta, GA 30329-2303	1-800-949-8387

By Computer:

The VA Federal Benefits booklet and other VA information is available on VA's World Wide Web Home Page at:

<http://www.va.gov/>

VA also has a toll-free bulletin board, called VA ONLINE, which can be reached, via computer, at 1-800-US1-VETS (871-8387).

World Wide Web Links

VA home page<http://www.va.gov>
VA consumer affairs.....<http://www.va.gov/customer/conaff.asp>

VA Benefits and Health Care Information:

VA compensation and pension benefits<http://www.vba.va.gov/bln/21/>
VA benefits on-line application<http://vabenefits.vba.va.gov/vonapp>
Health benefits and services<http://www.va.gov/vbs/health/>
Burial and memorial benefits<http://www.cem.va.gov/>
Education benefits<http://www.gibill.va.gov/>
VA home loan guaranties.....<http://www.homeloans.va.gov/>
Board of Veterans' Appeals<http://www.va.gov/vbs/bva>
Benefits and services outside of the U.S.<http://www.vba.va.gov/bln/21/foreign/>
TRICARE<http://www.tricare.osd.mil/>
CHAMPVA.....<http://www.va.gov/hac/>

Forms:

VA forms<http://www.va.gov/forms/>
Additional government forms.....<http://www.vba.va.gov/pubs/otherforms.htm>

Employment Assistance:

Information for veterans<http://www.opm.gov/veterans/index.htm>
Veterans' preference.....<http://www.opm.gov/veterans/html/vetguide.htm>
Federal government job openings<http://www.usajobs.opm.gov/>
Dept. of Labor Employment & Training.....<http://www.dol.gov/dol/vets>

Business Assistance:

Small Business Administration.....<http://www.sba.gov/VETS/>
Small and Disadvantaged Businesses<http://www.va.gov/OSDBU/>

Other useful sites:

Arlington National Cemetery<http://www.arlingtoncemetery.org/>
Department of Defense<http://www.defenselink.mil/>
Military funeral honors<http://www.militaryfuneralhonors.osd.mil/>
Military recordshttp://www.archives.gov/research_room/vetrecs/

La versión en español de este folleto<http://www.va.gov/opa/feature/>